Case 04-37866 Doc 1 Filed 10/12/04 Entered 10/12/04 15:39:53 Desc Petition Page 1 of 30

(Official Form 1) (12/03)

FORM B1 United States Bankruptcy Court Northern District of Illinois						Volu	ntary Petition			
Name of Deb <b>Shuster, S</b>	otor (if indivi Samantha J		Last, First,	Middle):		Name o	f Joint D	ebtor (Spouse) (Las	t, First, Mid	dle):
All Other Na (include marr				years		All Othe	er Names married,	s used by the Joint I, maiden, and trade	Debtor in the names):	last 6 years
(if more than one	, state all):	x-xx-8373	•	r other Tax I.D		(if more th	an one, stat			<u>.</u>
	ranville Av			e & Zip Code)	:	Street A	ddress of	f Joint Debtor (No. &	z Street, City	, State & Zip Code):
County of Re Principal Place			k		ìha	i*		ence or of the of Business:		
Mailing Addr	ess of Debto	r (if differen	t from stre	et address):	<del>rriap</del> te	Mai ng	W/P)	of Joint Debtor (if	different from	n street address):
	Location of Principal Assets of Business Debtor (if different from street address above):									
precedin	has been don ig the date of	niciled or had this petition	s had a resi	dence, princip	al place of uch 180 d	f busines ays than	s, or prin			80 days immediately
☐ Individu☐ Corporat☐ Partnersl☐ Other_	tion	btor (Check	☐ Rai ☐ Stor ☐ Cor		er	☐ Cha	apter 7	or Section of Bank the Petition is File	d (Check on opter 11 opter 12	e box) Chapter 13
■ Consum	Nature er/Non-Busin	e of Debts (	Check one	•		■ Ful	ll Filing l	Filing Fee (Cl Fee attached	heck one box	x)
☐ Debtor ii ☐ Debtor ii ☐ U.S.C	s a small bus s and elects t C. § 1121(e)	siness as def to be conside (Optional)	ined in 11 lered a smal	oxes that apply U.S.C. § 101 I business und		Mu cer	ist attach tifying tha	signed application f	for the court' le to pay fee	ole to individuals only.) s consideration except in installments.
☐ Debtor e	estimates that estimates that	funds will t after any e	oe available xempt prop	es only) for distribution erty is excluded unsecured cre	ed and adr			Northe	12/2004	ct Of Illinois
Estimated Nur	mber of Cred	litors	1-15	16-49 50-99	100-199	200-999	9 1000		0:53 MANTHA 7866	JO SHUSTER Fee : 194
Estimated Ass \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 million		\$50,000,00 \$100 millio	Chapter: 1 Judge: Jac 341 mtg: 1 ConfHrg: 1	3 Rec. k Schme 1/09/20 2/08/20	004 @ 12:30PM 004 @ 12:30PM
Estimated Det \$0 to \$50,000	ots \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 million		\$50,000,00° \$100 millior		OM VAUG	

(Official Forms) விறு37866 Doc 1 Filed 10/12/04	Entered 10/12/04 15:39:5	3 Desc Petition
Voluntary Petition Page (This page must be completed and filed in every case)	Name of Debtor(s): Shuster, Samantha Jo	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addi	tional sheet)
Location Where Filed: - None -	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	(To be completed if debtor is requir	
the relief available under each such chapter, and choose to proceed under chapter 7.	Ex	hibit B
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition  X  Signature of Debtor Samantha Jo Shuster	whose debts are pr	Jnited States Code, and have
**/	V	1012104
XSignature of Joint Debtor	Signature of Attorney for Debto Lingafelter, Christy 62804	or(s) Date 1
Telephone Number (If not represented by attorney)	Does the debtor own or have posses a threat of imminent and identifiable	hibit C ssion of any property that poses e harm to public health or
Date	safety?	d and made a part of this petition.
Signature of Attorney	■ No	and made a part of this petition.
Signature of Attorney for Debtor(s)		torney Petition Preparer
Lingafelter, Christy 6280481	I certify that I am a bankruptcy petit § 110, that I prepared this document	tion preparer as defined in 11 U.S.C.
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of t	
Law Offices of Peter Francis Geraci		
Firm Name 55 East Monroe St. Suite 3400	Printed Name of Bankruptcy Pe	etition Preparer
Chicago, IL 60603-5710	Social Security Number (Requi	red by 11 U.S.C.§ 110(c).)
Address Email: ndil@geracilaw.com 312.332.1800 Fax: 312.332.6354		
Telephone Number	Address	
Date	Names and Social Security num prepared or assisted in preparin	nbers of all other individuals who
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	If more than one person prepare	ed this document, attach additional priate official form for each person.
	l	•
Signature of Authorized Individual	X Signature of Bankruptcy Petitio	n Preparer
Printed Name of Authorized Individual	Date	
Title of Authorized Individual	A bankruptcy petition preparer's provisions of title 11 and the Fe Procedure may result in fines of U.S.C. 8 156	deral Rules of Bankruptcy
Date	U.S.C. § 110; 18 U.S.C. § 156.	

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# United States Bankruptcy Court Northern District of Illinois

In re	Samantha Jo Shuster		Case No	
-		Debtor		
			Chapter	13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	7,405.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		46,600.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,353.22
J - Current Expenditures of Individual Debtor(s)	Yes	1	A Papara Terreta de Antonio de la composição de la compos		2,149.53
Total Number of Sheets of ALL Schedules		14	e in the decision of the second of the secon		
	T	otal Assets	7,405.00		
			Total Liabilities	46,600.00	

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In re	Samantha Jo Shuster	Case No	. <u></u>
<del></del>		Debtor	

### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

None

Sub-Total >	0.00	(Total of this page)

Total >

0.00

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In re	Samantha Jo Shuster	Case No
		Debtor

### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	x		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Fifth Third Bank - Checking acct # last 4 digits 2005	-	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	TV, VCR, computer, loveseat, entertainment center, dining set, table/chairs, microwave, excercise eqipment	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Cd's, DVD's, family pictures	-	100.00
6.	Wearing apparel.	Used Clothing - wearing apparel	-	200.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	Term Life insurance policies through employer - No cash surrender value	-	0.00
		(Total	Sub-Tota of this page)	1> 805.00

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

In	re Samantha Jo Shuster			Case No.	
			Debtor		
		SCHEI	OULE B. PERSONAL PROPER (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	x			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	3 Gov	erment Savings Bonds @ \$50.00 Each	-	150.00
15.	Accounts receivable.	x			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			ı	Sub-Tota (Total of this page)	l > <b>150.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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In re		Samantha Jo Shuster	Case No						
				Debtor					
			SCHEI	OULE B. PERSONAL PROPERTY (Continuation Sheet)	ď				
•		Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption			
20.	claim tax re debto	contingent and unliquidated s of every nature, including funds, counterclaims of the r, and rights to setoff claims. estimated value of each.	х						
21.		ts, copyrights, and other ectual property. Give ulars.	x						
22.		ses, franchises, and other al intangibles. Give ulars.	x						
23.		nobiles, trucks, trailers, and vehicles and accessories.		Chevrolet Cavalier LS 2 door w/over 40,000K w/Dad John Shuster	-	6,400.00			
24.	Boats	, motors, and accessories.	X						
25.	Aircra	aft and accessories.	X						
26.	Office suppli	e equipment, furnishings, and les.	x						
27.		inery, fixtures, equipment, and les used in business.	X						
28.	Inven	tory.	X						
29.	Anima	als.	X						
30.	Crops partice	- growing or harvested. Give ulars.	x						
31.	Farmi imple	ng equipment and ments.	X						
32.	Farm	supplies, chemicals, and feed.	X						
33.		personal property of any kind ready listed.	x						
				(Tota	Sub-Total	1> 6,400.00			

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Total >

7,355.00

In re	Samantha Jo Shuster	_	Case No.
		Debtor	

# SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

11 U.S.C. §522(b)(1):

11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest

is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C	Certificates of Deposit		
Fifth Third Bank - Checking acct # last 4 digits	735 ILCS 5/12-1001(b)	5.00	5.00
2005 <u>Household Goods and Furnishings</u> TV, VCR, computer, loveseat, entertainment center, dining set, table/chairs, microwave, excercise eqipment	735 ILCS 5/12-1001(b)	500.00	500.00
Books, Pictures and Other Art Objects; Collectible Cd's, DVD's, family pictures	<u>s</u> 735 ILCS 5/12-1001(a)	100.00	100.00
<u>Wearing Apparel</u> Used Clothing - wearing apparel	735 ILCS 5/12-1001(a)	200.00	200.00
Government and Corporate Bonds, Other Negotial 3 Government Savings Bonds @ \$50.00 Each	ole and Non-negotiable Instruments 735 ILCS 5/12-1001(b)	150.00	150.00
Automobiles, Trucks, Trailers, and Other Vehicles 2002 Chevrolet Cavalier LS 2 door w/over 40,000K Joint w/Dad John Shuster	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	1,200.00 1,295.00	6,400.00

<sup>0</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

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Form B6D (12/03)

In re	Samantha Jo Shuster		Case No
•		Debtor	

### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N H	NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE	COZHLZGEZH	UNLIGUIDAT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.	1			T :	E			
			-	$\vdash$				
				-				
A	┞	╀	Value \$	$\vdash$	_	H		
Account No.	ł						·	
			Value \$	1				
Account No.	Γ							
		ĺ						
	L	-	Value \$	Н	_	Н		
Account No.								
			Value \$					
	L			ubt	ota		,	
o continuation sheets attached			(Total of the	nis p	ag	e)		
Total 0.00								
(Report on Summary of Schedules)								

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Form B6E (04/04)

In re	Samantha Jo Shuster	Case No	
-		Debtor	

### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a snowse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity

on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them of the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community"
If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these th columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).
□ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
☐ Deposits by individuals
Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
☐ Alimony, Maintenance, or Support
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
☐ Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).
☐ Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of

adjustment.

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Form B6F (12/03)

In re	Samantha Jo Shuster	Case No	
-		Debtor ,	

#### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

		Τ		<u> </u>	1	Tr	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZFIZGEZ	l'a	ıΙc	AMOUNT OF CLAIM
Account No. 5490-9228-9029-1033			2004	ĮΫ	T		
Chase Attn: Bankruptcy Dept. PO Box 29082 Phoenix, AZ 85035-9082		-	Credit Card or Credit Use		D		1,500.00
Account No. 5424-1805-7180-8796			2004	$\top$		T	
Citibank Bankruptcy Department PO Box 6001 The Lakes, NV 89163	į	<b>-</b>	Credit Card or Credit Use		ļ		1,100.00
Account No. 5520-3000-0500-6188  GM Card Attn: Bankruptcy Department Box 88000 Baltimore, MD 21288	-	_	2003 Credit Card or Credit Use				
Account No. 5499-4409-1510-5022  GM Card Attn: Bankruptcy Department Box 88000 Baltimore, MD 21288			2002 Credit Card or Credit Use				3,500.00 2,050.00
2 continuation sheets attached	· ·		(Total of	Sub this			8,150.00

Form B6F - Cont. (12/03)

In re	Samantha Jo Shuster	Case No	
		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	Τc	T.:		ĪΛ	Ю	Iъ	T
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	DOXT-NGENT	DZ J CO L D C	SPUTED	AMOUNT OF CLAIM
Account No. 5407-9150-0988-9798			2003 Credit Card or Credit Use		ATED		
Household Bank, N.A. Bankruptcy Department PO Box 17051 Baltimore, MD 21297-1051		-	Credit Card of Credit Use				1,000.00
Account No. 3143784829	T	I	2003	+			
JC Penney Attn: Bankruptcy Dept. PO Box 981131 El Paso, TX 79998		-	Credit Card or Credit Use				850.00
Account No. 362908373			2003	T			
JP Morgan Chase Po Box 59012 Panama City, FL 32412		_	Student Loan				5,500.00
Account No. 5490-3548-3605-2172			2003	+-	T		
MBNA Bankruptcy Dept. PO Box 15019 Wilmington, DE 19886			Credit Card or Credit Use				6,100.00
Account No. 362908373	H	Н	2001	T			
Mhesla-Mi Loan Progra, Po OBx 25410 Woodbury, MN 55125	х	•	Student Loan				12,000.00
Sheet no. 1 of 2 sheets attached to Schedule of				Subi	L tota	<u> </u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of				25,450.00

Form B6F - Cont. (12/03)

In re	Samantha Jo Shuster	Case No
-		Debtor

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

						_	
CREDITOR'S NAME,	١ç	Hu	sband, Wife, Joint, or Community	<b>-</b>  8	l N	l P	
AND MAILING ADDRESS	CODEB	н	D. TO CY . IN CHARGE DICTION OF AND	N T	Ň L I	SPUTE	
INCLUDING ZIP CODE,	E	w	DATE CLAIM WAS INCURRED AND	-17	ľ	I P	
AND ACCOUNT NUMBER	Į T	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	ű	Ť	AMOUNT OF CLAIM
(See instructions.)	O   R	C	is subject to seture, so state.	ĮΕ	15	b	
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Lansing, MI 48933	1	l				1	
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							7,100.00
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Account No. 4103-0073-0700-0343	4		Credit Card or Credit Use				
			Credit Gard of Gredit Ose	1		i .	
Providian	1			1		ĺ	İ
Bankruptcy Department	1	-		1	İ		
PO Box 66022	1			1			
Dallas, TX 75266-0022				1			
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Account No. 6032203291195674			2004		l		
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Wal-Mart	ı				l	l	
Bankruptcy Department	1	-			l	Į	1
PO Box 960023	l				ļ		}
Orlando, FL 32896	ı					ŀ	
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Sheet no. 2 of 2 sheets attached to Schedule of			\$	Subt	ota	1	40.000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his i	naø	e)	13,000.00
Creations from any Charles of the Charles			(10:21:01:		_	-	
				T	'ota	1	
			(Report on Summary of So	hed	ule	s)	46,600.00

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In re	Samantha Jo Shuster	Case No.
		Debtor
1	SCHEDULE G. EXECUTORY (	CONTRACTS AND UNEXPIRED LEASES
	Describe all executory contracts of any nature and all unex State nature of debtor's interest in contract, i.e., "Purchaser," Provide the names and complete mailing addresses of all of	pired leases of real or personal property. Include any timeshare interests.  "Agent," etc. State whether debtor is the lessor or lessee of a lease. ther parties to each lease or contract described.
	NOTE: A party listed on this schedule will not receive no schedule of creditors.	tice of the filing of this case unless the party is also scheduled in the appropriate
	■ Check this box if debtor has no executory contracts or us	nexpired leases.
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

# Case 04-37866 Doc 1 Filed 10/12/04 Entered 10/12/04 15:39:53 Desc Petition Page 15 of 30

In re	Samantha Jo Shuster	Case No.
,		Debtor
	SCHEDU	LE H. CODEBTORS
debto repor imme	or in the schedules of creditors. Include all guarantors and co	r entity, other than a spouse in a joint case, that is also liable on any debts listed by signers. In community property states, a married debtor not filing a joint case should schedule. Include all names used by the nondebtor spouse during the six years
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
JOH!	Michael Shuster 1805 Parmenter Rd Corunna MI 48817	Mhesla-Mi Loan Progra, Po OBx 25410 Woodbury MN 55125

Form	<b>B</b> 6
(12/03	۲۲.

In re	Samantha Jo Shuster	Case No	_
		Debtor	

# SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  Dependents of not a joint petition is need, unless the spouses are separated and a joint petition is not field.  Dependents of Debtor and Dependents of Debtor and Dependents of Debtor and Dependents of Debtor and Dependents of Debtor and Dependents of Debtor and Dependents of Debtor and Dependents of Debtor and De					
	RELATIONSHIP	AGE		·	
Single					
EMPLOYMENT:	DEBTOR		SPOUS	F.	
	usiness Managetz		51000		
	otel Source, Inc		·		
	Year				
Address of Employer 53	8 W. Jackson #1032 hicago, IL 60604				
INCOME: (Estimate of a	average monthly income)		DEBTOR	S	POUSE
•	iges, salary, and commissions (pro rate if not paid monthly)	\$	2,916.66	\$	N/A
2 2	me	\$	0.00	\$	N/A
SUBTOTAL		\$	2,916.66	\$	N/A
LESS PAYROLL DE	DUCTIONS				
	ocial security	\$	563.44	\$	N/A
_		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
d. Other (Specify)	.,	\$	0.00	\$	N/A
		\$	0.00	\$	N/A
SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	563.44	\$	N/A
TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,353.22	\$	N/A
	ration of business or profession or farm (attach detailed	-			
		\$	0.00	\$	N/A
	·	\$	0.00	\$	N/A
		\$	0.00	\$	N/A
	support payments payable to the debtor for the debtor's use d above	\$	0.00	\$	N/A
Social security or other go	overnment assistance	•		æ	
(Specify)		\$	0.00	\$ \$	N/A N/A
Danaian an action		\$	0.00	φ	N/A N/A
	ome	\$	0.00	Φ	N/A
Other monthly income		s	0.00	\$	N/A
(Бреспу)		\$	0.00	\$	N/A
TOTAL MONTHLY INC	OME	<u>s</u>	2,353.22	\$	N/A
TOTAL COMBINED MO			eport also on Sur		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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re -	Samantha Jo Shuster	Debtor	,
	SCHEDULE J. CURREN	NT EXPENDITURES OF	INDIVIDUAL DEBTOR(S)
			ebtor and the debtor's family. Pro rate any pa
	bi-weekly, quarterly, semi-annually, or a		
□ (	Check this box if a joint petition is filed xpenditures labeled "Spouse."	and debtor's spouse maintains a so	eparate household. Complete a separate scho
Rent	or home mortgage payment (include lot	rented for mobile home)	\$ <u>683.00</u>
		NoX	
Is pr	operty insurance included? Yes_		
	ties: Electricity and heating fuel		\$0.00
	Water and sewer		
	Telephone		
	Other renter's insurance		
Hom	e maintenance (repairs and upkeep)		
	L		
	ning		
	dry and dry cleaning		
	ical and dental expenses		
	sportation (not including car payments)		
	eation, clubs and entertainment, newspap		
	itable contributions	-	
	rance (not deducted from wages or include		
	Homeowner's or renter's	, ,	
	Life		
	Health		
	Other parking fee		\$ <u>130.00</u>
Taye	s (not deducted from wages or included		
Tuxe	(Specify)		\$ 0.00
Insta	llment payments: (In chapter 12 and 13	cases, do not list payments to be i	ncluded in the plan.)
	Auto		
	Other Other		
	Other		
Alim	ony, maintenance, and support paid to o	thers	
	nents for support of additional dependent		
	lar expenses from operation of business,		
_		care, postage	
		tion and school expenses	
	AL MONTHLY EXPENSES (Report als		· · · · · · · · · · · · · · · · · · ·
		*	
FOR	CHAPTER 12 AND 13 DEBTORSONL	.Y]	
rovi	de the information requested below, inclu	ading whether plan payments are to	be made bi-weekly, monthly, annually, or
	regular interval.		
<b>А</b> Т	otal projected monthly income		\$ <b>2,353.22</b>

D. Total amount to be paid into plan each Monthly (interval)

2,149.53

203.69

200.00

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## United States Bankruptcy Court Northern District of Illinois

In re	Samantha Jo Shuster		Case No.	
		Debtor(s)	Chapter	13

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <a href="mailto:sheets">15</a> sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date _	10/7/04	Signature Samahtha Jo Shuster
		Samantha Jo Shuster
		Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

Schargeable. They are NON-DISCHARGEABLE only if your ex-spouse files an DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS AGENCY AQIY adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benfit to you that outweighs the detriment to ex-spouse or

- 2. STUDENT LOANS, TUITION, EDUCATIONAL BENEFITS if government insured loan or owed to non-profit school unless you file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win.
- 3. CO-SIGNERS, JOINT APPLICANTS AND JOINT CARD HOLDERS ARE NOT PROTECTED. Creditors can collect from co-signors and put your bankruptcy on their credit report. You can usually prevent this by continuing to make the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case.
- (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. You did not file a return if the tax authority
- or IRS had to file one for you, or if you didn't send the return to the District Director. (3). You did not wilfully intend to evade the tax.
- (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but no trust fund taxes like the employee's funds or sales tax.
- FINES OR PENALTIES OWED TO A GOVERNMENTAL UNIT. Parking & Traffic tickets, building code violations.
- 6. NON-FILING HUSBAND OR WIFE. If you choose to file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses such as medical bills, rent and necessities may be collected from a non-filing spouse. In Wisconsin, community property is liable for community debts.
- 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST.
- 8. DEBTS WHERE OBJECTION TO DISCHARGE IS SUCCESSFUL Creditors, the Trustee, or the Court, can try to deny you a discharge based on many factors, INCLUDING:
  - a. Income sufficient to pay a percentage of your unsecured debt.
  - b. Failure to keep books and records documenting your financial affairs.
  - c. Luxury purchases or cash advances, either shortly before filing or without intent or ability to repay.
  - d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
  - e. BENEFITS OVERPAYMENTS like aid or unemployment if a determination of fraud has been made before or during your
  - f. Failure to appear at meetings, court dates, or co-operate with Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinguent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not protected on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it

under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors. The trustee can also challenge and deny exemptions you claim.

- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY BEYOND TODAY IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but cannot guarantee that a judge will or will not rule against you. You must accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that

Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court.

We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to

cooperate with each other in this joint bankruptcy.

17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Samantha Jo Shuster

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Form 7 (12/03)

# United States Bankruptcy Court Northern District of Illinois

		Not their District of Ininois		
In re	Samantha Jo Shuster		Case No.	
		Debtor(s)	Chapter	13
		CONT. PROPERTY OF THE LANGE AT A STORY	TTO	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$6,596.14	Debtors income from employment for 2003
\$6,761.97	Debtors income from employment for 2002
\$2,916.66	debtors income from employment YTD on a monthly basis

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

**OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately None preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF

DATE OF SEIZURE

**PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately None

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Children's International PO Box 219055 Kansas City, MO 64121 RELATIONSHIP TO DEBTOR, IF ANY none

DATE OF GIFT several

DESCRIPTION AND VALUE OF GIFT money

mone

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

#### 10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

4

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None I ist all property owned by another

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

5

SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** 

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

> **TAXPAYER** I.D. NO. (EIN)

**ADDRESS** 

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

**DATES SERVICES RENDERED** 

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**NAME** 

**ADDRESS** 

DATES SERVICES RENDERED

6

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT.

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

#### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

7

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	r penalty of perjury that I lare true and correct.	have read the answers contained	in the foregoing statement of	of financial affairs and any attac	chments thereto
Date	10/7/04	Signature	Samantha Jo Shuster	Dr. No	<del></del>

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

# .Case 04-37866 Doc 1 Filed 10/12/04 Entered 10/12/04 15:39:53 Desc Petition Page 27 of 30 United States Bankruptcy Court Northern District of Illinois

In re	Samantha Jo Shuster		Case No.	
		Debtor(s)	Chapter	13

	DISCLOSURE OF COMPE	NSATION OF ATT	ORNEY FOR	DEBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru compensation paid to me within one year before the filit be rendered on behalf of the debtor(s) in contemplation of	ng of the petition in bankru	ptcy, or agreed to be	paid to me, for services rendered or to
	For legal services, I have agreed to accept		\$	2,700.00
	Prior to the filing of this statement I have received.		. \$	500.00
	Balance Due		s	2,200.00
2.	\$ 194.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compo	ensation with any other pers	son unless they are m	embers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the name			
6.	In return for the above-disclosed fee, I have agreed to rer a. Analysis of the debtor's financial situation, and rende b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of credito d. [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and applications of the secured creditors of the secured creditors to reaffirmation agreements and applications.	ring advice to the debtor in ement of affairs and plan whers and confirmation hearing reduce to market valu ons as needed; prepar	determining whether nich may be required; and any adjourned e; exemption pla	to file a petition in bankruptcy; hearings thereof; nning; preparation and filing of
7.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis any other adversary proceeding. Rep proceedings or any other contested mate	schargeability actions, j resentation of the del	udicial lien avoid:	ances, relief from stay actions or 341 meetings, 722 redemption
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of an s bankruptcy proceeding.	ny agreement or arrangemen	nt for payment to me	for representation of the debtor(s) in
Da	ted:	Linguisher Ch		
	1 (	Lingafelter, Ch Law Offices of	Peter Francis Ge	raci
		55 East Monro	e St. Suite 3400	
		Chicago, IL 60		,
		312.332.1800 ndil@geracilav	Fax: 312.332.6354 v.com	
		<b>T T</b>		

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# United States Bankruptcy Court Northern District of Illinois

In re	Samantha Jo Shuster		Case No.	
		Debtor(s)	Chapter	13
	VERIFI	CATION OF CREDITOR M.	ATRIX	
		Number of 0	Creditors:	13
	The above-named Debtor(s) herel (our) knowledge.	by verifies that the list of credito	ors is true and	correct to the best of my
				\
Date:	10/7/04	Samantha Jo Shuster	Onble	<u>)                                    </u>

Signature of Debtor

Chase

Attn: Bankruptcy Dept. PO Box 29082 Phoenix, AZ 85035-9082

Citibank
Bankruptcy Department
PO Box 6001
The Lakes, NV 89163

GM Card Attn: Bankruptcy Department Box 88000 Baltimore, MD 21288

GM Card Attn: Bankruptcy Department Box 88000 Baltimore, MD 21288

Household Bank, N.A. Bankruptcy Department PO Box 17051 Baltimore, MD 21297-1051

JC Penney Attn: Bankruptcy Dept. PO Box 981131 El Paso, TX 79998

JP Morgan Chase Po Box 59012 Panama City, FL 32412

MBNA
Bankruptcy Dept.
PO Box 15019
Wilmington, DE 19886

Mhesla-Mi Loan Progra, Po OBx 25410 Woodbury, MN 55125

Michigan Higher Educaion 608 W. Allegan Lansing, MI 48933 Providian
Bankruptcy Department
PO Box 66022
Dallas, TX 75266-0022

US Bank As Elt For Bhea 2600 Washington Waco, TX 76710

Wal-Mart Bankruptcy Department PO Box 960023 Orlando, FL 32896